



**\*\*FEE SCHEDULE - 01-01-26**

Account Maintenance Fee (each)		Loan Application Fee - Real Estate Secured (each)	35.00
Close an account that was open less than 6 months	5.00	Loan Processing Fee - EZ Loan (each)	20.00
Dormant Account after 18 months (monthly)	7.50	Mailing Fee (per regular envelope & single postage)	2.50
Non-member IRA (quarterly)	25.00	New Beginning Account Fee (on last day of month)	10.00
Returned mail without a forwarding address	5.00	Overdrafts	
Re-open an account (within 12 months)	15.00	Transfers initiated by Advanz	3.00
ATM Withdraw after 7 per calendar month (each)	1.00	Negative Balance Fee after 5th calendar day	4.00
Based on posting date		*Reconciliation of account or statements	25.00
Certificate Penalty for Early Withdraw		By appointment only (per hour)	
0 - 11 months - 180 days of interest or accrued interest		Safety Deposit Box Fee (annually)	
12 - 35 months - 270 days of interest or accrued interest		3 x 5"	30.00
36 - 60 months - 365 days of interest or accrued interest		3 x 10"	40.00
Check (order or reorder)		5 x 10"	50.00
Quoted by style of check	Varies	10 x 10"	75.00
*Check Cashing for a Non-Member	7.00	10 x 15"	90.00
Check Copy Fee (each)		Late fee after 10 days	7.50
Per check fee up to 10 checks	5.00	Maintenance, key replacement/drilling (min)	145.00
Per check fee for 10 checks or more	3.00	Safe Landing / Courtesy Pay (per item)	33.00
Check Withdraw (each)		Shared Branch Transactions - after 10 per calendar month	3.00
*Check Withdraw (not payable to member)	2.50	Based on posting date	
*Check Withdraw (payable to member -	2.50	Skip A Pay	
1st one daily is free)		Per Loan - Max of one skip per calendar year	20.00
Official Check	5.00	Statement Copy (per statement)	2.00
Collection Item - Sent or Received	25.00	Stop Payment (each)	
Copy/Fax Service	\$1.00 per page	*Credit Union issued check (after 10 days)	30.00
Debit Card Replacement	7.00	Check without funds on deposit	33.00
Electronic Payment Collection (each)		Check with funds on deposit	12.00
Member Initiated	4.95	Check Consecutive Series with funds on Deposit	15.00
Credit Union Initiated	9.95	Visa Prepaid Cards	
Excessive Withdraw Fee (each)		Visa Gift Card	4.00
After 1 per quarter - Club Accounts only	10.00	Visa Travel Card	4.00
Foreign Item Processing	20.00	Visa Travel Card - Reload	3.00
Foreign Debit/Credit Card Purchase	1% of transaction	Wire Transfer (each)	
Insufficient Funds Charge (NSF) - per item	33.00	Outgoing Domestic	20.00
Judicial and Account Attachment Processing (each)	80.00	Incoming Domestic	10.00
		International	50.00

\*Applies to Advanz members and Shared Branching Guests

\*\*Subject to Change